

Use the following copy for your web page to market the convenience of online bill payment to your customers.

The Easiest Way to Pay Your Bill

Our new online bill payment option saves you time and gives you more flexibility in how you pay your bill.

If you have an Internet connection and an e-mail address, you can now pay your bill online. It's fast, it's easy, and you no longer have to write a check each month or find a stamp when it's time to send in your payment.

How It Works

We have partnered with Xpress Bill Pay, the premier provider for online bill payment systems.

When you sign up for online bill payment you get a unique password that you use to access your personal account at XpressBillPay.com. Every month we'll send you a reminder e-mail to let you know when your bill is online.

Then, just log in through your Web browser and view your bill, which will look like the paper statement you're familiar with. Select a payment type — credit card, debit card, or electronic funds transfer — enter the information, and you're done!

It's that easy, and it only takes you a few minutes each month.

How to Sign Up

- 1) Go to www.XpressBillPay.com. We have partnered with Xpress Bill Pay to provide you with online bill payment service.
- 2) Click on "Create a free account." If you've already signed up with Xpress Bill Pay, you can log in with your e-mail address and password.
- 3) Follow the instructions on the screen. You will need a valid e-mail address to create an account. Once you've submitted your information, you will receive a default password by e-mail.
- 4) Go back to www.XpressBillPay.com and log in using your e-mail address and password. The "Add e-Bills" page appears. Follow the instructions on the screens to add us to your Xpress Bill Pay account.

Once you've created an account, you'll be able to go online at any time to view and pay your bills.

Q&A About Online Bill Payment

Q: Does it cost anything to sign up for online

viii payment.

A: No. It's free to sign up for online bill payment and to use the service.

Q: What is Xpress Bill Pay?

A: Xpress Bill Pay is the company we have partnered with to handle our online bill payment. You access your account from their website, XpressBillPay.com.

Q: What payment choices do I have?

A: You can pay your bills with a credit or debit card, or you can transfer funds directly from your checking account.

Q: What will my bill look like online?

A: We try to match the look of your paper statement as much as possible, so you'll find it easy to read your bill onscreen.

Q: What other information is available?

A: You can view up to a year's history of your account online, so you can compare your current bill to a year ago.

Q: Do I need to pay my bills from my computer?

A: Not at all. You can pay your bill from anywhere in the world! All you need is access to the Internet through a Web browser. You then log in to your account using your e-mail address and password. No need to worry about late payments if you're out of town when your bill is due.

Q: How do I know the payment went through?

A: After you complete the transaction, you can receive an e-mail receipt to confirm that your payment went through.

Q: Is my information safe?

A: Absolutely. All the transactions are handled on secure servers. As long as you don't give out your password, only you will be able to access your account. Plus, your personal information or email address will not be sold or rented to third parties for marketing purposes without your permission.

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